

Substitute for form 1449A/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  <i>(use as many sheets as necessary)</i>				<b>Complete if Known</b>	
				<b>Application Number</b>	10/057,435
				<b>Filing Date</b>	January 25, 2002
				<b>First Named Inventor</b>	STOYANOV et al.
				<b>Art Unit</b>	3692
				<b>Confirmation Number</b>	9660
				<b>Examiner Name</b>	LIVERSEEDGE, JENNIFER L
Sheet	1	of	1	<b>Attorney Docket Number</b> 064754-0011	

U.S. PATENT DOCUMENTS				
Examiner Initials*	Cite No. <sup>1</sup>	Document Number Number -Kind Code <sup>2</sup> (if known)	Issue Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document
		US-		
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OTHER PRIOR ART – NONPATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T <sup>2</sup>
	1	"CarsDirect.com to Offer Breakthrough Multi-Lender Finance Service" by Business Editors/Online Retail Writers. Business Wire. New York: October 16, 2000.	
	2	"Vehicle price varies with financing; [Final Edition]," by Joy Clarke. The Ottawa Citizen. Ottawa, Ont.: Apr 2, 1999. pg. F.8.	
	3	"Best deals on auto loans depend on terms, monthly payments, cost," by Ingrid Martin. Alaska Journal of Commerce. Anchorage: Jan 13, 1997. Vol. 21, Iss. 2; pg. 6.	
	4	"Car's price just part of the deal," Tampa Tribune. Tampa, Fla.: Sep. 18, 1997.	

<b>Examiner Signature</b>		<b>Date Considered</b>	
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup>Applicant's unique citation designation number (optional). <sup>2</sup>Applicant is to place a check mark here if English language translation is attached.